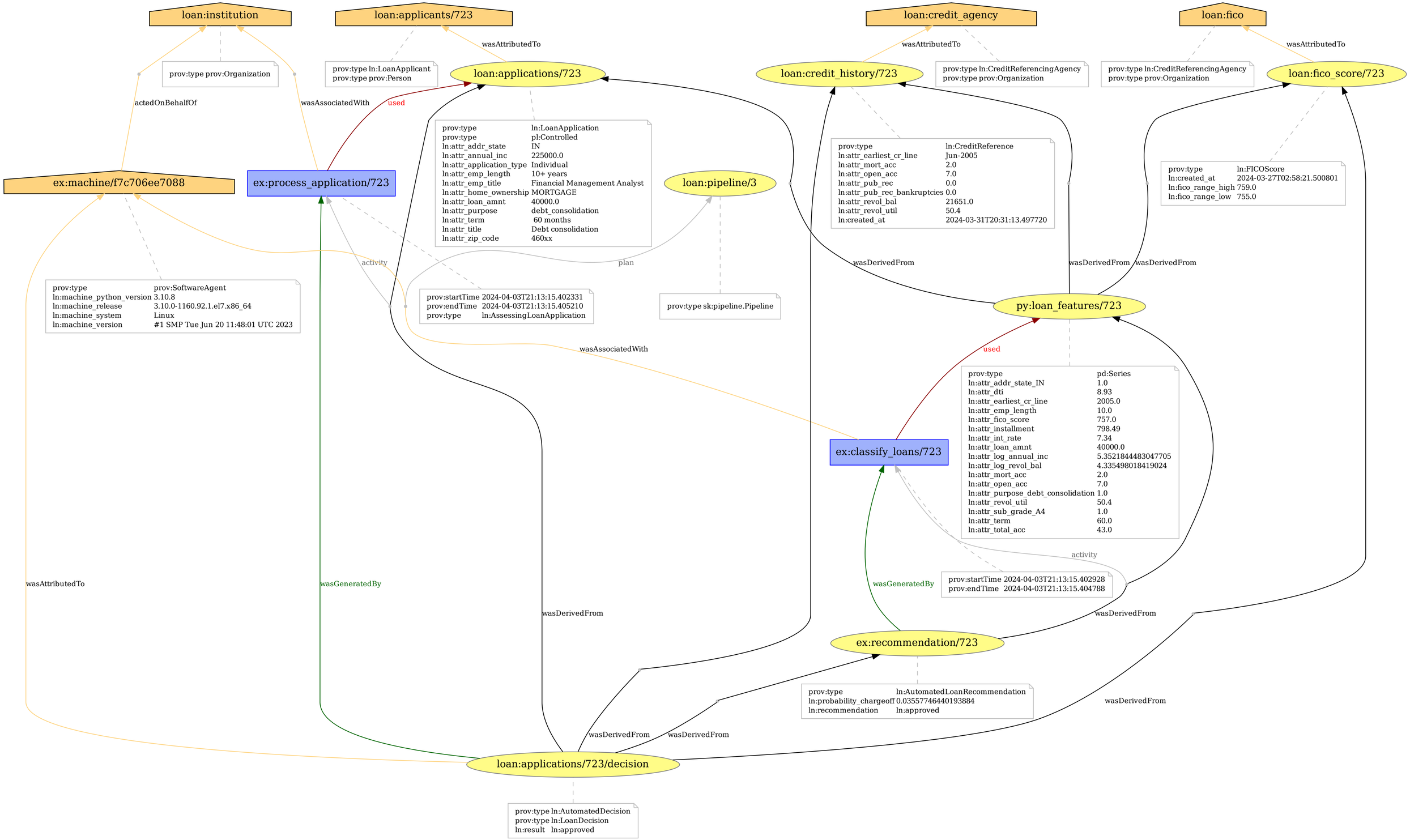
loan:institution
prov:type prov:Organization
loan:applicants/723
prov:type ln:LoanApplicant
prov:type prov:Person
wasAttributedTo
loan:applications/723
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state IN
ln:attr_annual_inc 225000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title Financial Management Analyst
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 40000.0
ln:attr_purpose debt_consolidation
ln:attr_term 60 months
ln:attr_title Debt consolidation
ln:attr_zip_code 460xx
actedOnBehalfOf
wasAssociatedWith
used
ex:machine/f7c706ee7088
ex:process_application/723
loan:pipeline/3
activity
plan
prov:type prov:SoftwareAgent
ln:machine_python_version 3.10.8
ln:machine_release 3.10.0-1160.92.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 20 11:48:01 UTC 2023
prov:startTime 2024-04-03T21:13:15.402331
prov:endTime 2024-04-03T21:13:15.405210
prov:type ln:AssessingLoanApplication
prov:type sk:pipeline.Pipeline
wasAssociatedWith
wasAttributedTo
wasGeneratedBy
wasDerivedFrom
loan:credit_agency
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAttributedTo
wasAttributedTo
loan:credit_history/723
loan:fico_score/723
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jun-2005
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_pub_rec 0.0
ln:attr_pub_rec_bankruptcies 0.0
ln:attr_revol_bal 21651.0
ln:attr_revol_util 50.4
ln:created_at 2024-03-31T20:31:13.497720
prov:type ln:FICOScore
ln:created_at 2024-03-27T02:58:21.500801
ln:fico_range_high 759.0
ln:fico_range_low 755.0
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
py:loan_features/723
used
prov:type pd:Series
ln:attr_addr_state_IN 1.0
ln:attr_dti 8.93
ln:attr_earliest_cr_line 2005.0
ln:attr_emp_length 10.0
ln:attr_fico_score 757.0
ln:attr_installment 798.49
ln:attr_int_rate 7.34
ln:attr_loan_amnt 40000.0
ln:attr_log_annual_inc 5.3521844483047705
ln:attr_log_revol_bal 4.335498018419024
ln:attr_mort_acc 2.0
ln:attr_open_acc 7.0
ln:attr_purpose_debt_consolidation 1.0
ln:attr_revol_util 50.4
ln:attr_sub_grade_A4 1.0
ln:attr_term 60.0
ln:attr_total_acc 43.0
ex:classify_loans/723
activity
wasGeneratedBy
prov:startTime 2024-04-03T21:13:15.402928
prov:endTime 2024-04-03T21:13:15.404788
wasDerivedFrom
ex:recommendation/723
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.03557746440193884
ln:recommendation ln:approved
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/723/decision
prov:type ln:AutomatedDecision
prov:type ln:LoanDecision
ln:result ln:approved